

# RURAL ENTERPRISE REPORTER

Issue No. 26

a publication of the CENTER for RURAL AFFAIRS

Tough Economic Times for Small Businesses:

## Importance of Core Business Development Services Heightened in Tough Economic Times for Rural Entrepreneurs

This year has been a rough one on many fronts. A struggling economy negatively affects almost everything, including small businesses. We have seen mega increases in fuel costs, consumer goods, etc., and the cost of living continues to rise. For many, simply trying to survive is a major struggle. Add the current credit crisis, with out-of-control individual debt and home foreclosures at an all time high, and financial ruin looms.

Small businesses are struggling to make ends meet. Many rely on discretionary spending for profit. Markets continue to be squeezed by increased competition, a lack of loyalty in purchasing locally, and, in some cases, shrinking markets.

The bottom line is that many small businesses are barely keeping their heads above water. Owning and operating a small business isn't easy in the best of times. In the worst of times, it's even tougher.

**Making a Difference - Achiev-**

### ing Results through Tough Economic Times

Programs like REAP are needed now more than ever. The demand for programs that assist microenterprise businesses (small businesses with 5 or fewer employees) far outweighs the capacity currently available to serve them.

Small businesses need various "tools" to increase their chances of being successful. The "core" services REAP offers – access to lending capital, training, and one-on-one counseling and business planning assistance – provide those tools. Small businesses always need these services. But in the challenging business conditions of today, they are indispensable to small business success.

REAP staff work extremely hard to reach as many rural entrepre-

neurs as possible. We are proud to be making a major difference through very tough times, and look to continue building our program's scale to match the overwhelming need for services throughout rural Nebraska.

### REAP Results for Fiscal Year 2008

From July 1, 2007, to June 30, 2008, REAP provided assistance to over 1200 entrepreneurs. REAP placed 47 loans to-

taling \$474,691 and leveraged an additional \$1,127,250 from other sources due to REAP assistance. REAP lending and assistance during this time frame helped to create or retain 353 jobs.

Since 1990, REAP has provided business development services to over 10,000 micro business

**Owning and operating a small business isn't easy in the best of times. In the worst of times, it's even tougher.**

—See **Business Development** on page 3.

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### About this Newsletter

The *Rural Enterprise Reporter* is an annual publication that reviews activities of the Center for Rural Affairs' Rural Enterprise Assistance Project (REAP) over the past fiscal year. This was an exceptional year for REAP. The program reached large numbers of rural entrepreneurs through trainings, one-on-one counseling, micro groups and the placement of thousands

of dollars of micro loans.

REAP also continued to grow and expand programming with the work of the REAP Women's Business Center and the REAP Hispanic Business Center. REAP staff are proud to be leaders in the microenterprise development field and continue to ramp up services to reach as many rural entrepreneurs in Nebraska as possible.

## Staff Organizing 2007-2008

This past year, REAP helped to form an Inventors, Investors and Entrepreneurs Club (I2E) at Nebraska City and is also involved in possible formation of an I2E group in southwest/central Nebraska. Several Hispanic Roundtable groups are currently in the formation process.

REAP services are available on a statewide-rural basis through both individual and group formats. Through the Center for Rural Affairs' REAP program, communities and individuals can obtain business training, networking, small loans, loan packaging assistance, and one-on-one technical assistance.

For information about REAP, contact Jeff Reynolds, REAP Program Director, at 402.656.3091 or Peggy Mahaney, Administrative Assistant, at 402.687.2103 x 1012. Questions about REAP Women's Business Center (WBC) activities can be addressed to director Monica Braun at 402.643.2673. Questions about REAP Hispanic Business Center (HBC) activities can be addressed to director Adriana Dungan at 402.494.1013.

### Find the REAP Business Specialist in Your Area to Get Your Questions Answered!

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The REAP Women's Business Center is funded in part through a cooperative agreement with the US Small Business Administration. All opinions, conclusions, or recommendations expressed are those of the author(s) and do not necessarily reflect the views of the SBA.

REAP and the Women's Business Center and the Hispanic Business Center are programs of the Center for Rural Affairs. The Center for Rural Affairs is a private, nonprofit organization.

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## Hispanic Business Center Update:

### REAP Continues to Expand Services to Rural Hispanic People

From July 1, 2007, to June 30, 2008, REAP provided services to 396 Hispanic entrepreneurs through technical assistance and trainings, mainly in the Northeast and Southwest/Central 2 Nebraska region. Five Hispanic entrepreneurs obtained a REAP loan and/or leverage loan and a number of varied trainings were completed throughout the year.

# 396

Hispanic Entrepreneurs Received Technical Assistance and Training through REAP.

of rural Nebraska – wherever they may reside.

Nonetheless, we will focus efforts on eight communities and two counties with concentrated Hispanic populations: Crete, Dakota City, Dawson County, Madison, Nickerson, Schuyler, South Sioux City, Wakefield, West Point, and Scottsbluff County. Phase four will impact 200 Hispanic startup and exist-

ing entrepreneurs during the project year. We anticipate new Hispanic groups forming in the southwest/central 2 region in the near future. Existing Roundtable groups are in place at Madison, Columbus, Schuyler and South Sioux City. This component involved hiring a Hispanic business specialist, Nancy Flock, in the panhandle/southwest-central area of Nebraska and promoting Adriana Dungan to the new position as director of the Hispanic Business Center.

REAP will continue researching, developing and building strategic partners to provide comprehensive New American services in all of rural Nebraska. The objective of phase four is to continue establishing a rural Hispanic business development program, the REAP Hispanic Business Center without walls to create new economic opportunity, higher incomes, asset growth, and improved skills for rural Hispanic entrepreneurs. Services are available to Hispanic entrepreneurs across all

ing entrepreneurs during the project year. We anticipate new Hispanic groups forming in the southwest/central 2 region in the near future. Existing Roundtable groups are in place at Madison, Columbus, Schuyler and South Sioux City.

This component involved hiring a Hispanic business specialist, Nancy Flock, in the panhandle/southwest-central area of Nebraska and promoting Adriana Dungan to the new position as director of the Hispanic Business Center.

REAP will continue researching, developing and building strategic partners to provide comprehensive New American services in all of rural Nebraska.

**Contact:** REAP HBC Director Adriana Dungan at 402.494.1013 or by email at adungan@msn.com.

# Business Development, continued from page 1.

es. Historically, REAP has placed 586 loans totaling \$4,287,846 while also leveraging an additional \$9,491,405 from other sources due to REAP assistance.

Through good times and bad, the REAP program continues working towards achieving maximum scale in rural Nebraska. Past results show steady and consistent growth. REAP activities and initiatives planned for the future clearly show our commitment to reaching all entrepreneurs in need of microenterprise development services in rural Nebraska.

### Support from Funders Makes it Possible

The work of REAP and other microenterprise development programs would not be possible without adequate funding. Funding of microenterprise work in Nebraska and all across the United States must be prioritized and increased to reach existing demand for services. Microenterprise development plays a vital role in the economic development framework and must be expanded to reach maximum capacity.

REAP is funded through multiple sources, including:

REAP is committed to strengthening rural communities through small, self-employed business development and looks forward to making a critical difference for all startup and existing small businesses in rural Nebraska.

the Community Development Block Grant program through the Nebraska Department of Economic Development; Nebraska Enterprise Fund through the Nebraska Microenterprise Development Act; Small Business Administration Microloan & Women's Business Center Programs; the United States Department of Agriculture; and many foundations and gracious donors.

The REAP program is striving to achieve maximum scale in rural Nebraska. REAP is committed to strengthening rural communities through small, self-employed business development and looks forward to making a critical difference for all startup and existing small businesses in rural Nebraska in need of core small business services.

**Contact:** Jeff Reynolds, REAP Program Director, for more information, 402.656.3091 or jeffr@alltel.net.

### Lending Update:

## Over \$440,000 in Approved Loans Proves Success of REAP Lending

REAP loan programming was exceptional the past year. We placed 46 loans totaling \$444,591 in fiscal year 2008. Of this total, one \$2,000 loan was placed through the Quick Grow loan program, 24 loans totaling \$99,841 were placed with the REAP Rapid Loan product, and 21 loans totaling \$342,750 were placed through the REAP Direct lending program.

REAP's business planning services often result in substantial leveraged lending. For example, a REAP client will complete a business plan in consultation with an area REAP business specialist, and will then be able to secure a loan from a traditional lender, development district, community action agency, or a local loan fund.

REAP staff have also helped "package" loans with other lenders in addition to our own loan fund. We leveraged over \$673,000 in the past year due to REAP assistance. Historically, our "leveraged" loans total \$9,491,405.

In 1998 we created the REAP Direct Loan Program to service REAP members whose financial needs had outgrown our Peer loan program. It became a perma-

nent part of REAP in 2000.

The Quick Grow Loan program began in 2002 as a collaborative effort between REAP and GROW Nebraska. It was developed exclusively for use by GROW Nebraska clients. The Quick Grow Loan has a \$5,000 maximum limit, can be used for startup and existing businesses, and has an easy borrower application process and a quick turn around.

In 2005 we introduced the REAP Online Lending System. It includes a user friendly web-based micro loan application. The REAP Rapid Loan was introduced at the same time. The Rapid Loan is a micro loan with a \$5,000 maximum limit and an online application. The application also serves as a pre-application for a REAP Direct Loan above \$10,000 and up to \$35,000.

It has always been REAP's goal to meet the debt financing needs of startup and existing micro entrepreneurs in rural Nebraska - individually or by collaborating with partners. The REAP Lending Program is meeting this need most effectively.

We look forward to adding additional lending products to our mix in the future.

Historically, REAP "leveraged" loans total **\$9,491,405.**

REAP lending products can be viewed online:  
[http://www.cfra.org/reap/loan\\_programs.htm](http://www.cfra.org/reap/loan_programs.htm)

Women's Business Center Update:

## Second Year of Sustainability Funding Brings Success

The REAP Women's Business Center (WBC) entered its second year of sustainability funding in October 2007. Through three-quarters of the year, REAP business specialists have provided 1,586 hours of business counseling to 174 clients. Seventy-six training opportunities have been provided, and 1,495 have received training. Sixty-two percent of those trained were women. Approximately 55 startup businesses have received assistance.

In response to concerns in rural communities about loss of businesses as business owners retire, we collaborated with local economic development organizations and the Federal Reserve Bank of Kansas City-Omaha Branch to discuss the importance of planning for Business Succession. Sessions were held in York, Hebron and Henderson, and more sessions are planned for the coming year.

Collaboration continues with the University of Nebraska-Extension in providing Computer Basics and eCommerce classes. Three Computer Basics series were held in Spanish in the northeast part of the state. One Spanish eCommerce session was held in the northeast.

We have co-sponsored five Marketing Sessions with local economic development organizations in north central Nebraska. Dave Buchholz, David & Associates, Hastings, shared his marketing expertise with business owners in O'Neill, Ainsworth, Valentine, Bro-

ken Bow and Ord. More sessions are planned next year.

Local REAP Associations/Roundtables continue to provide a critical support system for each other. They offer opportunities to learn about techniques, tools and skills to improve their businesses and benefit from networking. Topics covered include: Pricing Your Product, Grants for Small Business (Myths), Start Up Tips for Entrepreneurs, and Sales Taxes.

Since the *REAP Business Update* became quarterly, we have developed an email list of REAP members and supporters to get timely information to our members. If you wish to be included on our mail list, please send an email to Peggy Mahaney (peggy@cfra.org) and request to be added.

The REAP Women's Business Center was selected to participate in the Women and Company® Microenterprise Boost Program sponsored by the Citigroup Foundation and Women and Company® for the fourth year. Five low to moderate-income women business owners were awarded \$2,000 each to enhance their businesses. This year we also provided a past Women & Company awardee with a \$1,000 award.

Winners were announced at the GROW Nebraska Spring Membership meeting near Minden. It was a great opportunity to recognize these women and offer networking and learning from educational sessions held the same day. We plan to

continue to collaborate with GROW Nebraska as both organizations strive to assist our business owners to grow and thrive!

We were pleased to receive a \$2,900 grant from The WealthSpring Fund, an affiliate of the Nebraska Community Foundation and funded through the Cooper Foundation. The WealthSpring Fund is a statewide fund dedicated to the economic self-sufficiency of women and their families.

One of the most requested training topics we get is bookkeeping. We submitted a grant proposal to develop a bookkeeping curriculum. A *Bookkeeping Basics Guide* has been developed, which will be used with the curriculum under development.

Low to moderate-income women business owners will be targeted with this training. A solid foundation for bookkeeping will help them to be successful. We have enlisted the skills of Connie Harvey, owner of Efficiency Counts, Hastings, to assist in curriculum development. We are excited to develop this training and look forward to offering it in the coming year.

REAP staff continue to collaborate with other organizations and networks to provide information, training and technical assistance to entrepreneurs and small business owners across Nebraska.

**Contact:** REAP WBC Director Monica Braun for more information, mbraun@windstream.net or 402.643.2673.

## Member Activities, continued from page 8.

tion of South Sioux City (LBA) also co-sponsored the Business Plan Training held in South Sioux City in Feb. Twelve participants attended.

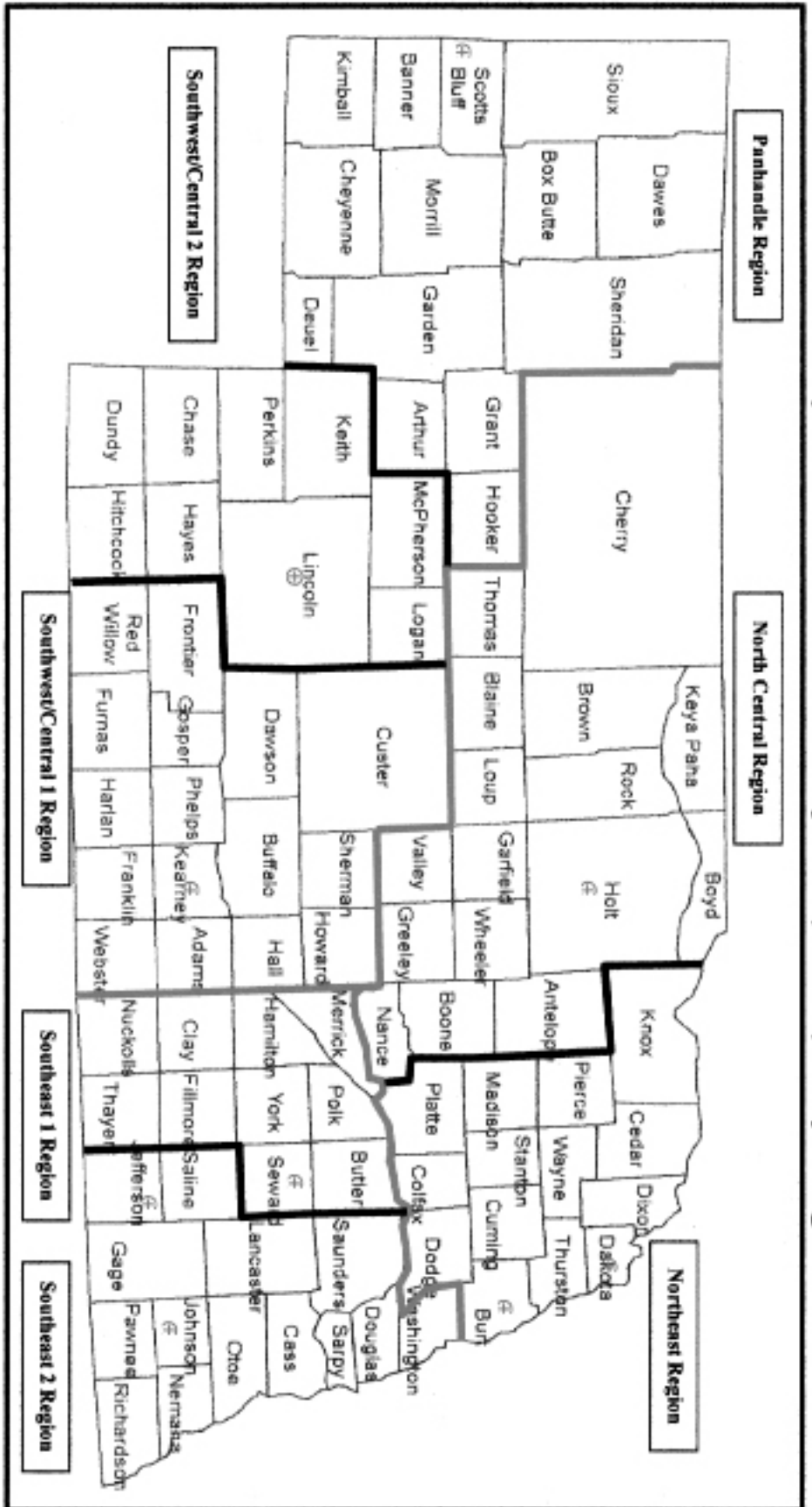
**E-Commerce classes** in Madison, Columbus and South Sioux City drew 47 participants, and 53 attended Computer Classes in Schuyler, South Sioux City and Madison. The trainings were co-sponsored by REAP, UNL Extension Office, NECC, CCC, and the High Schools of Madison and Schuyler. Columbus and Schuyler were sites for Accounting Basics Workshops,

with over 19 participants.

**An Hispanic Track** was featured at the Center for Rural Affairs MarketPlace: Opening Doors to Success conference to offer training opportunities for Hispanics in the state of Nebraska. Sixty-seven people attended four different presentations.

**Steve Virgil with Creighton Legal Clinic**, worked with REAP over the past year to assist clients in Northeast Nebraska with Legal Issues, especially Hispanic roundtable members in South Sioux City.

# Rural Enterprise Assistance Project (REAP) - by Regions



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## REAP Activities: Staff Keep REAP a Growing, Going, and Strong Service Leader of Rural Microenterprises

**AEO** – REAP staff attended the Association for Enterprise Opportunity national conference at Anaheim, California, to access training to improve our program and technical assistance skills to better serve our client base.

**SBA WBC Post Awards Conference** – Monica Braun and Center for Rural Affairs' accountant Hayley Hallstrom attended SBA's Women's Business Centers Professional Development meeting in Washington DC in June to share "best practices" and be updated on new SBA personnel and procedures.

**Annual Awards** – REAP 2007 annual awards were distributed at the Center for Rural Affairs Awards Banquet in Columbus. Recipients were: Small Business, Becky Wyatt, Becky's Health Hut, Sidney; Officer, Rina Orellana, Secretary of the Columbus Hispanic Networking group; Friend, Lance Hedquist, South Sioux City Administrator; and Extra Mile, Karen Fritschle, Arbor Bank, Nebraska City. REAP member Jose Lopez, Lopez Auto Sales, Schuyler, received the Entrepreneur Award from the Center for Rural Affairs.

**Ponca Tribe** – Jeff Reynolds is serving on the Advisory Council for the Ponca Economic Development Corporation (PEDCO) Micro-Business Opportunities Project. The Project Advisory Council will meet quarterly throughout the three-year project to help develop effective micro business models in reaching Tribal members.

**SBA Partnership** – Jeff Reynolds and Monica Braun represented REAP in Feb. at an SBA Resource Partner meeting in Omaha to discuss ways all of SBA's partners can work together.

**Women in Agriculture Con-**

**ference** – Dena Beck and Monica Braun staffed a booth at the 2008 Women In Ag Conference in Kearney in Feb. Approximately 250 women attended. Monica presented a session on "What's in YOUR Business Plan?"

**Hispanic Microenterprise Assistance** – Adriana Dungan attended the Heartland Latino Conference in Omaha, a forum for learning, development and building leadership skills and relationships among Latinos and all members of our community.

**Agri-Tourism Conference** – Monica Braun attended the Governor's Agri-Tourism Workshop at North Platte. The one-day workshop targeted rural economic developers and landowners looking for ways to diversify agricultural income.

**GROW Nebraska Spring Meeting** – Monica Braun and Dena Beck attended the GROW Nebraska Spring Meeting at Burchell's White Farmhouse Inn near Minden in April. The Women and Company® Equity Award Winners were announced and recognized. Several of the awardees were in attendance. Glenna Zwiebel, Z's Total Image, Morrill; Kerri Chamberlin, Longhorn Restaurant, Kimball; Maria Alvarado, Alvarado's Tax Services, Columbus; and Becky Wyatt, Becky's Health Hut, Sidney were on hand to receive their awards. Awardees not present but recognized at a later time were Dianne Marie, Midwest Quilting and Embroidery, Ord, and Debra Simmons, S & S Sweeper Store, Beatrice.

**REAP Office Hours** – REAP business specialists across the state continue to provide local office hours at numerous Chamber and Economic Development offices. Communities include: Beatrice, David City, Broken Bow, McCook

and Ogallala. The arrangements have provided excellent and more efficient ways to meet clients and build partnerships with community leaders.

**Small Business Fair** – Monica Braun, Lana Zumbrunn, Seward County Economic Development Director, and Pat Coldiron, Seward Area Chamber Director organized a Seward County Small Business Fair held in Seward in June. Next year's Seward County Small Business Fair is already scheduled for June 11, 2009.

**NATI Conference** – Nancy Flock attended the 9<sup>th</sup> annual Nebraska Association for Translators and Interpreters conference and presented on Starting a Business in Nebraska, Building your Freelance Business, and Marketing your Business.

**SBA Outreach** – Jeff Reynolds and Monica Braun represented REAP at the SBA Rural Entrepreneurship Outreach meeting at Lincoln in April to discuss challenges for rural businesses, what is working/not working, and how SBA can make the largest impact. District Director Leon Milobar led the meeting. Attending from the DC office was Associate Administrator Anoop Prakash.

**Survey Work** – REAP completed an "Entrepreneur Needs Assessment Survey" to determine the needs of rural entrepreneurs in Nebraska and shape REAP's future.

**NCIP** – Adriana Dungan attended the NCIP conference at South Sioux City. The conference is attended by community leaders from around Nebraska and provides sessions on leadership, economic and community development.

— See **More REAP Activities** on page 7.

## New Initiatives Meet Changing Needs of Rural Entrepreneurs

The REAP program strives to be on the cutting edge in the microenterprise field. REAP staff are proud of the new initiatives we offered in the past fiscal year and of those currently in research and development.

We increased scale with the REAP Hispanic Business Center by hiring Nancy Flock as a REAP Hispanic Business Specialist and by promoting Adriana Dungan as director of the Hispanic Business Center.

The REAP Online Lending System is an innovative service available to micro borrowers. The system was further piloted during FY 2008, and plans are in the works to rebuild the system in FY 2009.

We have also developed a new bookkeeping learning tool for entrepreneurs. Through funds from a Wealth-Spring Grant, the REAP Women's Business Center enlisted Connie Harvey, owner of Efficiency Counts in Hastings, Nebraska, to help women business owners

to succeed by creating tools to set up their bookkeeping system correctly. We will be developing a handy Checklist for staff to use when working with business owners.

REAP collaborates with other organizations and individuals to implement our work and for microenterprise development in general. New collaborations and those already in place are making a huge difference in reaching entrepreneurs in need of services. See the article on REAP Activities on page 6 for examples.

The REAP program has a long history of being customer driven. Rural entrepreneurs are our customers. We will continue to listen to our customers and to research, develop and implement new initiatives that meet their needs. In 2009, we will continue the challenge of scaling up our services by continued development of our current model and through implementation of new initiatives.

## More REAP Activities, continued from page 6.

**Economic Development Summits** – Several REAP staff attended Economic Development Summits at Wayne and Peru. The events promote regional collaboration and the future of regional economic development in the face of global competition.

**Panels** – Dena Beck served on the ESU 11 Summer Honors Youth Entrepreneurship Panel. High school students from the south central Nebraska area worked long and hard on a business plan for their business EntreAuction.

Adriana Dungan participated in the "Engaging Community Leaders" panel discussion sponsored by the Nebraska Library Commission to consider new programs for most effective outreach to the Spanish speaking community.

**Collaboration** – REAP continues to sponsor and partner with a 6-county regional BECA grant in Southeast Nebraska. The group provides local trainings and coordinates the Inventors, Investors and Entrepreneur's club, better known as I2E club held in Nebraska City. Janelle Moran is extensively involved with the collaborative.

REAP partners with PK Partnership, a group of forward-thinking community members from Phelps and Kearney Counties, and provides trainings including EDGE, Business Succession and much more. Dena Beck is extensively involved with this collaborative.

**Rural Revitalization** – Regional Revitalization sessions were offered as a partnership with REAP, Nebraska Development Network-Central Region, and South Central and Central Nebraska Development Districts. Two Regional Revitalization workshops have taken place.

One in Franklin addressed Agri & Eco-tourism efforts. Central City had a presentation on Ethanol Myth-busters and on the Community Development Assistance Act. A future workshop in Broken Bow will address Agriculture and Business Succession.

**MarketPlace** – All REAP staff were involved in the successful 2<sup>nd</sup> MarketPlace event held in Columbus on Feb. 27. Approximately 500 people attended the sessions. Evaluations were positive for the training sessions and the networking opportunities. For more informa-

tion on this year's MarketPlace, see [www.cfra.org/marketplace/home](http://www.cfra.org/marketplace/home).

**Business Succession Planning Presentations** – REAP staff collaborated with the Federal Reserve Bank and local economic developers and other partners to present Business Succession seminars in many Nebraska communities this past year. Business owners and community leaders received information about buying and selling local businesses. Planning for Business Succession is one strategy to keep our rural communities viable.

**NEON + NMPF = NEF** – Most REAP staff attended the annual Nebraska Enterprise Opportunity Network (NEON) annual meeting at Mahoney State Park at Ashland in December. NEON, Nebraska's State Microenterprise Association (SMA), was disbanded this year.

The Nebraska Microenterprise Partnership Fund (NMPF), Nebraska's State Microenterprise Intermediary (SMI), is now known as the Nebraska Enterprise Fund (NEF). Now a Nebraska Statewide System (SMS), NEF is a combination of NEON and NMPF all under one roof.



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09/08

Now That's Impressive

## REAP Member Activities Wide and Varied

**All About U Massage and Day Spa**, 542 Main Street, Plattsmouth, Nebraska, offers massages, manicures, spa pedicures, facials, mud wraps, body polishes, ear candling and more. Owned and operated by Angie Neumiller, who retired from the Army after 22 years, the spa also has its own face and skincare line called "Uniq U".

**Russ Furrow** purchased a welding repair business in June 2007 and created Russ's Repair & Salvage and Auto Sales at 303 South I Street in Fairbury. His part-time business has bloomed into an enterprise with five employees. Russ plans to erect a building and hire more people to keep up with the work load.

**Technical assistance and loan activities in Western Nebraska** resulted in a number of business transitions and startups. Kent

Ewing, Oregon Trail Lounge, purchased and remodeled a closed business to provide a unique sports bar with games and a large dance floor. Imre J. Dojscany purchased his father's machining business in Chadron. Glenna Zwiebel reopened the Z-Total Image Beauty Salon in Morrill.

**Phyllis Hamaker, Quilters Cottage, Kearney**, relocated to a new location, 2220 Central Avenue "on the bricks" in September 2007. She has expanded twice since the relocation. Along with ever-expanding retail offerings, Phyllis holds many classes and loves to teach quilting and share the joy she experiences from the art. Check out the class schedule on The Quilter's Cottage website, [www.quilterscottage.net](http://www.quilterscottage.net).

**The East Central Small Business Network (Butler County)** hosted several educational ses-

sions this year. Business Start-up Help was presented by representatives of a local CPA firm. Grants for Small Businesses or NOT was presented by a local grant writer. Ruth Karlsson, Nebraska Department of Revenue, was invited to present a Sales Tax Seminar.

**REAP Business Plan Training** was held in October in Creighton. Eight business owners attended. The training was co-sponsored by Creighton Community Foundation. A similar class was held in Lexington, with seven participants. It was co-sponsored by Barney's Insurance, Home Federal Savings & Loan Association of Nebraska, Peque Roofing, Inc., Lexington Chamber of Commerce, Tier One, and Bennett Advertising. The group is interested in forming an association this fall. The Latino Business Associa-

—See **Member Activities** on page 4.